

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on December 28, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael B. Mader
536 East 14th Street
Apartment 13
New York, NY 10009

| | |
|--|--|
| Case Number: 12-15028-scc | Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5976 |
| Attorney for Debtor(s) (name and address): David I. Pankin David I. Pankin, P.C. 48 Willoughby Street Brooklyn, NY 11201 Telephone number: (718) 243-2444 | Bankruptcy Trustee (name and address): Angela G. Tese-Milner Law Offices of Angela Tese-Milner, Esq. One Minetta Lane New York, NY 10012 Telephone number: (212) 475-3673 |

Meeting of Creditors

Date: **February 11, 2013**

Time: **09:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/12/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Bowling Green
New York, NY 10004-1408
Telephone number: 212-668-2870

For the Court:

Clerk of the Bankruptcy Court:
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: January 2, 2013

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

B9A (Official Form 9A) (12/12)

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|--|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| DEBTORS | Duty to Complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov . |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| -- Refer to Other Side for Important Deadlines and Notices -- | |

Certificate of Notice Pg 3 of 5
United States Bankruptcy Court
Southern District of New York

In re:
Michael B. Mader
Debtor

Case No. 12-15028-scc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: jdawes
Form ID: b9aPage 1 of 3
Total Noticed: 36

Date Rcvd: Jan 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2013.

db +Michael B. Mader, 536 East 14th Street, Apartment 13, New York, NY 10009-3392
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
smg +United States Attorney's Office, Southern District of New York,
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
6019144 +ALLIED INTERSTATE, PO BOX 361774, COLUMBUS, OH 43236-1774
6019146 ASSET RECOVERY SOLUTIONS LLC, 2200 E DEVON AVENUE, SUITE 200, DES PLAINES, IL 60018-4501
6019154 COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DRIVE, WOODBURY, NY 11797-2016
6019155 +DERMATOLOGY ASSOCIATES, 530 FIRST AVENUE, SUITE 7R, NEW YORK, NY 10016-6402
6019157 FIRSTSOURCE ADVANTAGE LLC, PO BOX 628, BUFFALO, NY 14240-0628
6019158 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: FORSTER & GARBUS ESQS, 500 BI COUNTY BLVD, PO BOX 9030,
FARMINGDALE, NY 11735-9030)
6019159 +FRONTIER FINANCIAL GROUP, 631 N STEPHANIE STREET, SUITE 419, HENDERSON, NV 89014-2633
6019163 KEY BANK, PO BOX 183051, COLUMBUS, OH 43218-3051
6019168 NYS DEPT OF TAXATION AND, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300
6019169 +PETER A ROSENSTEIN DMD, 30 EAST 60TH STREET, SUITE 501, NEW YORK, NY 10022-1087
6019170 +PORTFOLIO RECOVERY ASSOCIATES, 100 PARK AVENUE, SUITE 1600, NEW YORK, NY 10017-5538
6019172 +SAUK COUNTY CLERK OF COURT, C/O CREDIT MANAGEMENT CONT, 2509 S STOUGHTON ROAD,
MADISON, WI 53716-3314
6019173 +THE BUREAUS INC, 1717 CENTRAL STREET, EVANSTON, IL 60201-1590
6019174 +WELLS FARGO EDUCATION FIN SERV, PO BOX 650725, DALLAS, TX 75265-0725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: info@pankinlaw.com Jan 02 2013 19:26:39 David I. Pankin, David I. Pankin, P.C.,
48 Willoughby Street, Brooklyn, NY 11201
tr +EDI: QATESEMILNER.COM Jan 02 2013 19:33:00 Angela G. Tese-Milner,
Law Offices of Angela Tese-Milner, Esq., One Minetta Lane, New York, NY 10012-1206
6019145 EDI: AMEREXPR.COM Jan 02 2013 19:33:00 AMERICAN EXPRESS, PO BOX 2855,
NEW YORK, NY 10116-2855
6019147 +EDI: BANKAMER.COM Jan 02 2013 19:33:00 BANK OF AMERICA, ATTN BANKRUPTCY,
4161 PEIDMONT PKWY, GREENSBORO, NC 27410-8119
6019148 +E-mail/Text: cms-bk@cms-collect.com Jan 02 2013 19:31:22 CAPITAL MANAGEMENT SERVICES,
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464
6019149 +EDI: CAPITALONE.COM Jan 02 2013 19:33:00 CAPITAL ONE, ATTN BANKRUPTCY, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
6019150 +EDI: RMSC.COM Jan 02 2013 19:33:00 CARE CREDIT, GE MONEY BANK, PO BOX 960061,
ORLANDO, FL 32896-0061
6019151 +EDI: CHASE.COM Jan 02 2013 19:33:00 CHASE, ATTN BANKRUPTCY, PO BOX 15145,
WILMINGTON, DE 19850-5145
6019156 +EDI: ICSYSTEM.COM Jan 02 2013 19:33:00 DR PETER ROSENSTEIN, C/O IC SYSTEM INC,
PO BOX 64378, SAINT PAUL, MN 55164-0378
6019160 +EDI: HFC.COM Jan 02 2013 19:33:00 HSBC, ATTN BANKRUPTCY, PO BOX 3425,
BUFFALO, NY 14240-3425
6019162 +EDI: HFC.COM Jan 02 2013 19:33:00 HSBC BANK, ATTN BANKRUPTCY, PO BOX 5213,
CAROL STREAM, IL 60197-5213
6019164 +EDI: RESURGENT.COM Jan 02 2013 19:33:00 LVNV FUNDING, PO BOX 740281,
HOUSTON, TX 77274-0281
6019165 EDI: MID8.COM Jan 02 2013 19:33:00 MIDLAND CREDIT MANAGEMENT, PO BOX 939019,
SAN DIEGO, CA 92193-9019
6019166 +EDI: MID8.COM Jan 02 2013 19:33:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,
SAN DIEGO, CA 92123-2255
6019167 +EDI: NESF.COM Jan 02 2013 19:33:00 NATIONAL COLLEGIATE TRUST,
C/O NATIONAL ENTERPRISE SYSTEM, 29125 SOLON ROAD, SOLON, OH 44139-3442
6019171 +EDI: SALMAESERVICING.COM Jan 02 2013 19:33:00 SALLIE MAE, 910 HARRISON AVENUE,
PANAMA CITY, FL 32401-2528

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6019152* +CHASE, ATTN BANKRUPTCY, PO BOX 15145, WILMINGTON, DE 19850-5145
6019153* +CHASE, ATTN BANKRUPTCY, PO BOX 15145, WILMINGTON, DE 19850-5145
6019161* +HSBC, ATTN BANKRUPTCY, PO BOX 3425, BUFFALO, NY 14240-3425

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0208-1

User: jdawes
Form ID: b9a

Page 2 of 3
Total Noticed: 36

Date Rcvd: Jan 02, 2013

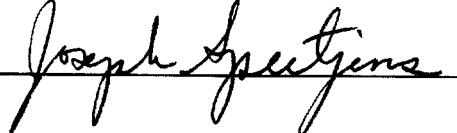
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2013

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

District/off: 0208-1

User: jdawes
Form ID: b9a

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2013 at the address(es) listed below:

Angela G. Tese-Milner a.tese-milner@epitrustee.com, atesemilner@ecf.epiqsystems.com
David I. Pankin on behalf of Debtor Michael Mader info@pankinlaw.com

TOTAL: 2